TRICARE
Your Military Health Plan

New Parents Seminar

Version 2
November 2005

TRICARE

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Covered Maternity Care

- TRICARE covers maternity care, which includes prenatal care, delivery, and postpartum care

- If TRICARE eligibility ends during the pregnancy, TRICARE does not cover any remaining maternity care, unless the family qualifies for the Transitional Assistance Management Program (TAMP) or has enrolled in the Continued Health Care Benefits Program (CHCBP)

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Eligible Beneficiary Categories

- Expectant mothers
  - Active duty and retired service members
  - Active duty and retired family members
    - Spouse
    - Dependent daughter
- Newborns
  - Newborn claims are billed separately from claims for expectant mothers
  - Dependent daughter's newborn is covered under TRICARE if the father of the baby is an active duty or retired service member

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Defense Enrollment Eligibility Reporting System (DEERS)

- Sponsor must register newborn in DEERS
  - Obtain a copy of your child's birth certificate or certificate of live birth
- Newborn is covered under TRICARE Prime for the first 60 days after birth
  - At least one family member is enrolled in TRICARE Prime or TRICARE Prime Remote
  - Fill out enrollment application and enroll in DEERS to ensure continuous TRICARE Prime Coverage
- After 60 days, newborn claims will process as TRICARE Standard if not enrolled in DEERS and formally enrolled in TRICARE Prime
- Eligibility for TRICARE Standard ends 365 days after birth for newborns who are not properly registered in DEERS

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Updating DEERS Information

- Visit an ID card issuing facility; locate one near you at *www.dmdc.osd.mil/rsl*
- Call 1-800-538-9552
- Mail changes to:

  Defense Manpower Data Center Support Office
  Attn: COA
  400 Gigling Road
  Seaside, CA 93955-6771

- Make address changes online at: *www.tricare.osd.mil/DEERSAddress*

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Maternity Health Care Choices—Military Treatment Facilities (MTFs)

- Offers family-centered care for the least out-of-pocket costs to beneficiaries—overall the best value
- TRICARE Prime enrollees have priority access to care
- Beneficiaries using TRICARE Extra or TRICARE Standard may seek care at the MTF if space is available, but are not required to use the MTF for maternity care

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MTFs—Family-Centered Care

- Offers families standardized services starting with the first obstetric visit and continuing after the birth of the child
- Respect for your emotional well-being, privacy, and personal preferences
- Empowerment through honoring your family's personal and cultural beliefs
- Choices in treatment
- Flexibility to welcome fathers, significant others, and siblings to be a part of your childbirth experience

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MTFs—Family-Centered Care

- Improved continuity of providers for prenatal care
- Careful, seamless coordination between facilities if you need to transfer
- Personalized pain management
- Individualized birth plans
- Improved access to first trimester appointments
- Private postpartum rooms
- Lactation education and support

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Maternity Health Care Choices—Civilian Facilities

- TRICARE Prime beneficiaries may be able to seek care from TRICARE network if MTF cannot provide services
- TRICARE Extra beneficiaries seek care from TRICARE network providers
- TRICARE Standard beneficiaries seek care from any TRICARE-authorized provider

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TRICARE Prime

- In most cases, expectant mothers enrolled in TRICARE Prime will have their prenatal care and deliveries in an MTF
- No annual deductibles
- No enrollment fees for active duty family members; retirees and family members pay $230/individual or $460/family
- Copayments are less under TRICARE Prime
- Newborns are deemed TRICARE Prime enrollees if at least one family member is enrolled in TRICARE Prime

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TRICARE Prime Costs—Active Duty Family Members

This chart depicts maternity costs for the mother

Type of Service	Active Duty Spouse	Active Duty Daughter
Maternity Care— *Prenatal, inpatient admission and professional services, and postnatal care*	$0	$0
Professional Fee when Delivering at Home or as an Outpatient	$0	$0

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TRICARE Prime Costs—Active Duty Family Members

This chart depicts maternity costs for the newborn

Type of Service	Active Duty Spouse	Active Duty Daughter
Inpatient Professional Fees for Newborn Care	$0	You are responsible for 100% of the fees unless the father of the baby is active duty or retired
Newborn Cost-Share for Hospital Services	$0	You are responsible for 100% of the fees unless the father of the baby is active duty or retired
Professional Fee when Delivering at Home or as an Outpatient	$0	You are responsible for 100% of the fees unless the father of the baby is active duty or retired

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TRICARE Prime Costs—Retirees and their Family Members

This chart depicts maternity costs for the mother

Type of Service	Retiree or Retiree Spouse	Retiree Daughter
Maternity Care — *Prenatal, inpatient admission and professional services, and postnatal care*	$11 per day ($25 minimum charge) for inpatient admission No separate copayment for professional services for delivery	$11 per day ($25 minimum charge) for inpatient admission No separate copayment for professional services for delivery
Professional Fee when Delivering at Home or as an Outpatient	$12 per visit	$12 per visit

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TRICARE Prime Costs—Retirees and their Family Members

This chart depicts maternity costs for the newborn

Type of Service	Retiree or Retiree Spouse	Retiree Daughter
Inpatient Professional Fees for Newborn Care	$0	You are responsible for 100% of the fees unless the father of the baby is active duty or retired
Newborn Cost-Share for Hospital Services	Same newborn date of birth and date of mom's admission: $11 per day ($25 minimum charge) applies to the 4th and subsequent days of newborn inpatient admission Different newborn date of birth and date of mom's admission: $11 per day ($25 minimum charge) applies to all days of newborn's inpatient stay	You are responsible for 100% of the fees unless the father of the baby is active duty or retired
Professional Fee when Delivering at Home or as an Outpatient	$12 per visit	You are responsible for 100% of the fees unless the father of the baby is active duty or retired

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TRICARE Prime Maternity Referrals and Authorizations

- Must obtain a referral from the primary care manager (PCM) for civilian maternity care
- Authorization includes prenatal and postnatal care, including a six-week follow-up visit
- The referral does not include conditions not related to pregnancy (i.e., a sprained ankle, ear infection)

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Additional Maternity Authorizations

- For other specialty care or more than 16 office visits
  - This includes perinatal, genetic, special testing procedures, and high-risk pregnancies

- If the admission is not authorized, you will be responsible for TRICARE Prime
point-of-service (POS) charges

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Maternity Care—Point-of-Service Option

- Maternity care from a network provider without obtaining a referral: POS option
- Responsible for annual deductible
  - $300 for an individual
  - $600 for a family
- Out-of-pocket cost-shares
  - 50% of the TRICARE allowable charge
- Responsible for any additional charges from non-network providers, up to 15% above the TRICARE allowable charge

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Should you Disenroll from TRICARE Prime?

- It’s your decision, but before you do…
  - Check for available TRICARE network or authorized obstetricians
  - Check for available TRICARE network or authorized pediatricians for your newborn
  - Consider the increased costs not only for maternity care, but also for other health care

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Converting to TRICARE Extra or TRICARE Standard

- Must disenroll from TRICARE Prime
- Subject to a one-year lockout from TRICARE Prime
  - *Does not apply to families whose sponsor is E-4 or below*
- Patients needing medical attention, other than maternity care, will be subject to TRICARE Extra or TRICARE Standard cost-shares and deductibles
- Care at MTF on a space-available basis—no guaranteed access to care at the MTF

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Maternity Expenses—TRICARE Extra and TRICARE Standard

- Prenatal care, labor and delivery, and postnatal care with a civilian provider
  - Beneficiaries are responsible for annual deductibles and cost-shares
- The amount of the cost-share varies based on the length of stay in the hospital and the medical needs of the mother and baby

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TRICARE Extra

- Seek maternity care from TRICARE network providers
- Annual deductibles apply when you choose to deliver at home or as an outpatient
  - Active duty family members
    - E1-E4: $50/individual and $100/family
    - E5 and above: $150/individual and $300/family
  - Retiree/Retiree family members
    - $150/individual
    - $300/family

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TRICARE Extra Costs—Active Duty Family Members

This chart depicts maternity costs for the mother

Type of Service	Active Duty Spouse	Active Duty Daughter
Maternity Care— *Prenatal, inpatient admission and professional services, and postnatal care*	$25 minimum charge per each inpatient admission **OR** the amount that would have been charged as an inpatient at an MTF, whichever is greater No separate cost-share for professional services for delivery	$25 minimum charge per each inpatient admission **OR** the amount that would have been charged as an inpatient at an MTF, whichever is greater No separate cost-share for professional services for delivery
Professional Fee when Delivering at Home or as an Outpatient	15% of negotiated fee	15% of negotiated fee

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TRICARE Extra Costs—Active Duty Family Members

This chart depicts maternity costs for the newborn

Type of Service	Active Duty Spouse	Active Duty Daughter
Inpatient Professional Fees for Newborn Care	$0 because newborn is deemed TRICARE Prime for first 60 days	You are responsible for 100% of the fees unless the father of the baby is active duty or retired
Newborn Cost-Share for Hospital Services	$0 because newborn is deemed TRICARE Prime for first 60 days	You are responsible for 100% of the fees unless the father of the baby is active duty or retired
Professional Fee when Delivering at Home or as an Outpatient	$0 because newborn is deemed TRICARE Prime for first 60 days	You are responsible for 100% of the fees unless the father of the baby is active duty or retired

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TRICARE Extra Costs—Retiree or Retiree Family Member

This chart depicts maternity costs for the mother

Type of Service	Retiree or Retiree Spouse	Retiree Daughter
Maternity Care — *Prenatal, inpatient admission and professional services, and postnatal care*	$250 per day or 25% of the negotiated charges for inpatient admission, whichever is less, **PLUS** 20% of the negotiated fee for separately billed professional charges for delivery	$250 per day or 25% of the negotiated charges for inpatient admission, whichever is less, **PLUS** 20% of the negotiated fee for separately billed professional charges for delivery
Professional Fee when Delivering at Home or as an Outpatient	20% of negotiated fee	20% of negotiated fee

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TRICARE Extra Costs—Retiree or Retiree Family Member

This chart depicts maternity costs for the newborn

Type of Service	Retiree or Retiree Spouse	Retiree Daughter
Inpatient Professional Fees for Newborn Care	20% of negotiated fee*	You are responsible for 100% of the fees unless the father of the baby is active duty or retired
Newborn Cost-Share for Hospital Services	Same newborn date of birth and date of mom's admission: The number of hospital days minus 3 multiplied by $250 **OR** 25% of the negotiated fees, whichever is less* Different newborn date of birth and date of mom's admission: The number of hospital days for the newborn multiplied by $250 **OR** 25% of the negotiated fees, whichever is less*	You are responsible for 100% of the fees unless the father of the baby is active duty or retired
Professional Fee when Delivering at Home or as an Outpatient	20% of negotiated fee*	You are responsible for 100% of the fees unless the father of the baby is active duty or retired

**This cost-share does not apply if the newborn is deemed enrolled in TRICARE Prime because at least one family member is enrolled in TRICARE Prime. The newborn costs would be the same as for other retiree family members enrolled in TRICARE Prime.*

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TRICARE Standard

- Seek care from any TRICARE-authorized provider

- Annual deductibles apply when you choose to deliver at home or as an outpatient
  - Active duty family member
    - E1-E4: $50/individual and $100/family
    - E5 and above: $150/individual and $300/family
  - Retiree/Retiree family member
    - $150/individual
    - $300/family

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TRICARE Standard Costs—Active Duty Family Members

This chart depicts maternity costs for the mother

Type of Service	Active Duty Spouse	Active Duty Daughter
Maternity Care— *Prenatal, inpatient admission and professional services, and postnatal care*	$25 minimum charge per each inpatient admission **OR** the amount that would have been charged as an inpatient at an MTF, whichever is greater No separate cost-share for professional services for delivery	$25 minimum charge per each inpatient admission **OR** the amount that would have been charged as an inpatient at an MTF, whichever is greater No separate cost-share for professional services for delivery
Professional Fee when Delivering at Home or as an Outpatient	20% of the allowable charge	20% of the allowable charge

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TRICARE Standard Costs—Active Duty Family Members

This chart depicts maternity costs for the newborn

Type of Service	Active Duty Spouse	Active Duty Daughter
Inpatient Professional Fees for Newborn Care	$0 because newborn is considered TRICARE Prime for first 60 days	You are responsible for 100% of the fees unless the father of the baby is active duty or retired
Newborn Cost-Share for Hospital Services	$0 because newborn is considered TRICARE Prime for first 60 days	You are responsible for 100% of the fees unless the father of the baby is active duty or retired
Professional Fee when Delivering at Home or as an Outpatient	$0 because newborn is considered TRICARE Prime for first 60 days	You are responsible for 100% of the fees unless the father of the baby is active duty or retired

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TRICARE Standard Costs—Retiree or Retiree Family Member

This chart depicts maternity costs for the mother

Type of Service	Retiree or Retiree Spouse	Retiree Daughter
Maternity Care — *Prenatal, inpatient admission and professional services, and postnatal care*	$535 per day or 25% of billed charges, whichever is less for the inpatient admission **PLUS** 25% of the allowable charges for separately billed professional fees for delivery	$535 per day or 25% of billed charges, whichever is less for the inpatient admission **PLUS** 25% of the allowable charges for separately billed professional fees for delivery
Professional Fee when Delivering at Home or as an Outpatient	25% of the allowable charges	25% of the allowable charges

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TRICARE Standard Costs—Retiree or Retiree Family Member

This chart depicts maternity costs for the newborn

Type of Service	Retiree or Retiree Spouse	Retiree Daughter
Inpatient Professional Fees for Newborn Care	25% of the allowable charges*	You are responsible for 100% of the fees unless the father of the baby is active duty or retired.
Newborn Cost-Share for Hospital Services	Same newborn date of birth and date of mom's admission: The number of hospital days minus 3 and multiplied by $535 **OR** 25% of the billed charges, whichever is less* Different newborn date of birth and date of mom's admission: The number of hospital days multiplied by $535 **OR** 25% of the billed charges, whichever is less*	You are responsible for 100% of the fees unless the father of the baby is active duty or retired.
Professional Fee when Delivering at Home or as an Outpatient	25% of the allowable charges*	You are responsible for 100% of the fees unless the father of the baby is active duty or retired.

**This cost-share does not apply if the newborn is deemed enrolled in TRICARE Prime because at least one family member is enrolled in TRICARE Prime. The newborn costs would be the same as for other retiree family members enrolled in TRICARE Prime.*

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Well-Baby and Well-Child Care

- TRICARE offers well-baby and well-child care for newborns up to age 6
- Available to all TRICARE beneficiaries
- TRICARE Prime continues to offer the best value to you
  - No copayments
  - Enhanced vision benefit
  - Priority access to care
- Deductibles and cost-shares apply when using TRICARE Extra and TRICARE Standard

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If Your Sponsor is Mobilized

- The other parent or guardian should be prepared to show power of attorney to register newborn in DEERS
- Some expectant mothers may elect to return to their families while their sponsor is mobilized and/or deployed
- These beneficiaries must follow certain guidelines to ensure that their claims are paid and that point-of-service (POS) charges are not incurred
- This refers to moves within and outside of your current region

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TRICARE Regional Contractors

- TRICARE North Region
  - Health Net Federal Services, Inc.
  - *www.healthnetfederalservices.com*
  - 1-877-TRICARE (1-877-874-2273)
- TRICARE South Region
  - Humana Military Healthcare Services, Inc.
  - *www.humana-military.com*
  - 1-800-444-5445
- TRICARE West Region
  - TriWest Healthcare Alliance
  - *www.triwest.com*
  - 1-888-TRIWEST (1-888-874-9378)

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Thank You!

- TRICARE offers a comprehensive maternity benefit for you and your newborn
- From preventive health services to better coordination with our civilian system and lower out-of-pocket costs for families, we have designed and fully implemented a strong, more uniform benefit
- Wherever we maintain medical capability and capacity, whether through military or civilian services, our goal is a world-class health benefit that serves the needs of our members

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TRICARE Product Feedback

Please provide feedback on this presentation at:

http://www.tricare.osd.mil/evaluations/presentations

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